

# UNITED STATES BANKRUPTCY COURT

District of Utah (Salt Lake City)

In re Hossein Rezaian and Afagh Mohammadreza  
Debtor

Case No. 12-31819  
Chapter 13

## Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: JPMorgan Chase Bank, N.A.

Court claim no. (if known): 16

**Date of payment change:**

Must be at least 21 days after date of this notice

05/15/2015

Last four digits of any number you  
use to identify the debtor's account: 1551

**New total payment:**

Principal, Interest, and escrow, if any

\$0.00

### Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

Current escrow payment: \_\_\_\_\_

New escrow payment: \_\_\_\_\_

### Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

\_\_\_\_\_

Current interest rate: \_\_\_\_\_

New interest rate: \_\_\_\_\_

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: \_\_\_\_\_

**Part 3: Other Payment Change****Will there be a change in the debtor's mortgage payment for a reason not listed above?**

No



Yes.

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: See Attached Reason for Change Disclosure

Current mortgage payment: \$241.62

New mortgage payment: \$0.00

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:



I am the creditor.



I am the creditor's authorized agent.

(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Grace Chang-RodriguezDate 04/21/2015

Vice President

Print: Grace Chang-RodriguezTitle Vice PresidentCompany JPMorgan Chase Bank, N.A.Address Chase Records Center Attn: Correspondence Mail  
Mail Code LA4-5555 700 Kansas Lane  
Monroe, LA 71203

Specific Contact Information:

Phone: 972-537-9533

Email: grace.chang-rodriguez@chase.com

Reason for Change Disclosure:

The "Notice of Mortgage Payment Change" that accompanies this disclosure reflects a change in interest rate, and a change in payment, on the debtor's home equity line of credit account ("HELOC") held by Chase. Specifically, Chase has voluntarily reduced the debtor's interest rate on the HELOC to 0.00% and reduced the debtor's interest payment to \$0.00. While this reduction remains in effect, Chase will waive the interest the debtor would otherwise be obligated to pay under the terms of the HELOC. This means that Chase will not require the debtor to pay the difference between the rate due under the HELOC and the reduced 0.00% interest rate during the term of the bankruptcy proceeding. This reduced rate will remain in effect until the earlier to occur of the following: (a) the debtor's bankruptcy proceeding is dismissed, (b) the debtor successfully completes his or her Chapter 13 plan and is discharged by the Bankruptcy Court, (c) the debtor's discharge, if the debtor's bankruptcy proceeding is converted to a Chapter 7. Upon the occurrence of any of these events, the debtor's interest rate and related payment will revert back to the higher rate and the payment determined in accordance with the HELOC agreement. If during the term of the bankruptcy proceeding, the HELOC agreement requires the debtor to begin making principal payments, Chase will expect the debtor to make principal payments in accordance with the terms of the HELOC agreement.

This change does not constitute a permanent modification of the payment obligations under the terms of the HELOC agreement, mortgage, or other loan documents.

**To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.**

# UNITED STATES BANKRUPTCY COURT

District of Utah (Salt Lake City)

Chapter 13 No. 12-31819

Judge: R. Kimball Mosier

In re:

Hossein Rezaian and Afagh Mohammadreza

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on April 23, 2015, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: Hossein Rezaian  
Afagh Mohammadreza  
14029 So. Candy Pull Drive  
Draper, UT 84020

Debtor's Attorney: Justin O. Burton  
Rulon T. Burton & Assoc.  
6000 South Fashion Blvd.  
Murray, UT 84107

Trustee: Kevin R. Anderson tr  
405 South Main Street  
Suite 600  
Salt Lake City, UT 84111

/s/ Grace Chang-Rodriguez

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Vice President